

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Ginger McTaggart

Debtor(s)

Case No. 15-48456-MLO

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tammy L. Terry, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/30/2015.
- 2) The plan was confirmed on 08/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/18/2020.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,912.50.
- 10) Amount of unsecured claims discharged without payment: \$26,073.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$25,185.00 |
| Less amount refunded to debtor | \$359.60 |

NET RECEIPTS: **\$24,825.40**

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$7,253.46 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$1,874.59 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: **\$9,128.05**

Attorney fees paid and disclosed by debtor: \$720.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--|-----------|-----------------|----------------|---------------|----------------|-----------|
| Accelerated Receivable | Unsecured | 128.00 | NA | NA | 0.00 | 0.00 |
| Accelerated Receivable | Unsecured | 98.00 | NA | NA | 0.00 | 0.00 |
| Avante | Unsecured | 334.00 | NA | NA | 0.00 | 0.00 |
| Avante | Unsecured | 320.00 | NA | NA | 0.00 | 0.00 |
| Avante | Unsecured | 80.00 | NA | NA | 0.00 | 0.00 |
| Avante | Unsecured | 80.00 | NA | NA | 0.00 | 0.00 |
| Capio Partners | Unsecured | 1,171.76 | NA | NA | 0.00 | 0.00 |
| Capio Partners LLC | Unsecured | 327.00 | NA | NA | 0.00 | 0.00 |
| Capio Partners LLC | Unsecured | 67.00 | NA | NA | 0.00 | 0.00 |
| CBCS | Unsecured | 2,149.05 | NA | NA | 0.00 | 0.00 |
| CHASE RECEIVABLES | Unsecured | 3,346.12 | NA | NA | 0.00 | 0.00 |
| Client Financial Services | Unsecured | 390.28 | NA | NA | 0.00 | 0.00 |
| Downriver Endocrinology, PLC | Unsecured | 30.00 | NA | NA | 0.00 | 0.00 |
| Drs. Harris, Birkhill, P.C. | Unsecured | 10.24 | NA | NA | 0.00 | 0.00 |
| Fed Loan Serv | Unsecured | 2,333.00 | NA | NA | 0.00 | 0.00 |
| Fed Loan Serv | Unsecured | 1,248.00 | NA | NA | 0.00 | 0.00 |
| FEDLOAN SERVICING | Unsecured | NA | 3,363.90 | 3,363.90 | 622.32 | 0.00 |
| First National Collection Bureau | Unsecured | 344.86 | NA | NA | 0.00 | 0.00 |
| Harvard Collection | Unsecured | 100.00 | NA | NA | 0.00 | 0.00 |
| Henry Ford Health | Unsecured | 566.28 | NA | NA | 0.00 | 0.00 |
| HRRG, LLC | Unsecured | 1,036.00 | NA | NA | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE | Priority | 10,691.00 | 10,730.61 | 10,730.61 | 10,730.61 | 0.00 |
| INTERNAL REVENUE SERVICE | Unsecured | NA | 0.00 | 106.91 | 19.78 | 0.00 |
| L J Ross Associates In | Unsecured | 501.00 | NA | NA | 0.00 | 0.00 |
| Law Offices George Gusses Co., LPA | Unsecured | 261.00 | NA | NA | 0.00 | 0.00 |
| Metro Shores Internal Med PLLC | Unsecured | 43.54 | NA | NA | 0.00 | 0.00 |
| Michigan Department of Treasury/Revenu | Unsecured | NA | 0.00 | 83.75 | 15.49 | 0.00 |
| Michigan Department of Treasury/Revenu | Priority | 2,000.00 | 1,701.73 | 1,701.73 | 1,701.73 | 0.00 |
| Millennium Medical Group, PC | Unsecured | 816.44 | NA | NA | 0.00 | 0.00 |
| Mitchell D. Bluhm & Assoc, LLC | Unsecured | 414.92 | NA | NA | 0.00 | 0.00 |
| Oakwood Healthcare | Unsecured | 439.97 | NA | NA | 0.00 | 0.00 |

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Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Professional Emerg Care | Unsecured | 647.00 | NA | NA | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 415.73 | 76.91 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 80.11 | 14.82 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 756.84 | 140.02 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 100.00 | 18.50 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 100.00 | 18.50 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 1,239.01 | 229.22 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 100.00 | 18.50 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 67.23 | 12.44 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 334.81 | 61.94 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 327.08 | 60.51 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 1,250.27 | 231.30 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 100.00 | 18.50 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 80.00 | 14.80 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 320.00 | 59.20 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Roy and Martha Oliver | Secured | 50,000.00 | NA | NA | 0.00 | 0.00 |
| United Collections Bureau, Inc. | Unsecured | 1,597.00 | NA | NA | 0.00 | 0.00 |
| WAYNE COUNTY TREASURER | Secured | NA | 0.00 | 1,411.56 | 1,411.56 | 220.70 |

Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|----------------------|-----------------------|----------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$1,411.56 | \$1,411.56 | \$220.70 |
| TOTAL SECURED: | \$1,411.56 | \$1,411.56 | \$220.70 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$12,432.34 | \$12,432.34 | \$0.00 |
| TOTAL PRIORITY: | \$12,432.34 | \$12,432.34 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$8,825.64 | \$1,632.75 | \$0.00 |

Disbursements:

| | | |
|------------------------------|--------------------|---------------------------|
| Expenses of Administration | <u>\$9,128.05</u> | |
| Disbursements to Creditors | <u>\$15,697.35</u> | |
| TOTAL DISBURSEMENTS : | | <u>\$24,825.40</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/13/2020

By: /s/ Tammy L. Terry

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.